



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [AXOS FINANCIAL, INC.](#)

City/State [LAS VEGAS, NV](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [18,407,078](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[AXOS FINANCIAL, INC.](#)
[9205 WEST RUSSELL ROAD, SUITE 400](#)

[LAS VEGAS, NV 89148](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	16,615,706			14,506,726			14,542,021			13,143,950			11,194,377																	
Net income (\$000)	178,120			168,111			228,899			209,164			161,535																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	4.12	2.79	95	4.05	2.65	94	4.08	2.60	96	4.13	2.77	95	4.05	3.01	92															
+ Non-interest income	0.53	0.94	29	0.47	1.09	19	0.52	1.04	22	0.85	1.21	36	0.72	1.32	24															
- Overhead expense	2.45	2.18	75	2.27	2.21	57	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41															
- Provision for credit losses	0.17	0.10	78	0.07	-0.12	91	0.08	-0.09	89	0.42	0.51	37	0.26	0.15	79															
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	16	0	0.01	47															
+ Other tax equivalent adjustments	0	0	48	0	0	86	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	2.03	1.46	87	2.18	1.76	77	2.23	1.66	84	2.31	1.04	96	2.02	1.56	85															
Net operating income	1.43	1.10	84	1.55	1.34	72	1.57	1.26	80	1.59	0.81	93	1.44	1.19	77															
Net income	1.43	1.10	84	1.55	1.34	73	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77															
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17																
Percent of Average Earning Assets																														
Interest income (tax equivalent)	4.93	3.36	94	4.64	3.12	94	4.64	3.06	95	5.07	3.55	95	5.82	4.41	93															
Interest expense	0.61	0.35	86	0.45	0.26	85	0.42	0.25	84	0.84	0.52	82	1.54	1.08	81															
Net interest income (tax equivalent)	4.32	3.01	95	4.19	2.85	94	4.22	2.80	95	4.24	3.01	94	4.28	3.33	84															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.04	0.09	46	0.09	0.12	51	0.07	0.11	46	0.23	0.27	57	0.24	0.21	67															
Earnings coverage of net loan and lease losses (X)	63.46	36.38	72	32.29	26.30	64	42.60	39.72	66	14.15	22.91	54	10.94	24.40	43															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.17	35	1.14	1.32	34	1.10	1.23	41	1.16	1.58	26	0.58	0.83	28															
Allowance for loan and lease losses / Total loans and leases	1.01	1.15	36	1.13	1.30	36	1.10	1.20	41	1.15	1.55	27	0.58	0.81	30															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.81	0.39	90	1.16	0.58	90	1.14	0.49	90	1.62	0.71	90	0.59	0.57	54															
30–89 days past due loans and leases / Total loans and leases	0.19	0.33	42	0.40	0.29	73	0.37	0.32	67	0.38	0.39	57	0.17	0.43	18															
Liquidity and Funding																														
Net noncore funding dependence	7.48	5.89	60	0.10	-3.31	63	-0.92	-2.33	56	5.53	3.20	64	6.84	14.45	27															
Net short-term noncore funding dependence	3.40	0.87	62	-5.83	-9.17	57	-5.21	-7.71	54	-6.20	-4.76	39	-4.17	3.38	21															
Net loans and leases / Total assets	82.75	63.09	95	79.99	58.81	93	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96															
Capitalization																														
Tier 1 leverage ratio	8.98	9.22	43	9.19	9.07	58	9.42	8.98	67	8.68	9.13	41	8.99	9.76	32															
Holding company equity capital / Total assets	9.24	9.68	42	9.78	10.79	35	9.80	10.71	35	8.95	11.16	18	9.46	12.43	15															
Total equity capital (including minority interest) / Total assets	9.24	9.81	39	9.78	10.91	33	9.80	10.82	33	8.95	11.29	17	9.46	12.57	13															
Common equity tier 1 capital / Total risk-weighted assets	9.97	11.79	25	10.79	12.64	22	10.08	12.42	18	10.85	12.38	28	11.21	12.17	35															
Net loans and leases / Equity capital (X)	8.95	6.64	85	8.18	5.47	91	8.30	5.53	92	9.08	5.58	94	8.77	5.21	93															
Cash dividends / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0.12	42.30	8	0.19	33.12	7															
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02																
Growth Rates																														
Assets	23.48	6.04	87	11.39	9.51	63	8.02	10.50	47	17.31	16.68	56	25.07	9.26	84															
Equity capital	16.62	-3.83	88	17.92	7.52	86	18.31	7.46	87	10.92	6.99	75	16.73	10.49	80															
Net loans and leases	27.73	14.48	81	8.11	-0.66	83	8.20	3.36	74	14.80	9.07	77	12.66	9.10	73															
Noncore funding	115.89	36.20	87	-34.53	-21.64	30	-52.70	-14.79	6	20.75	-12.18	86	-22.74	6.59	10															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	19.54	11.91	77	12.50	10.65	69	11.97	10.95	67	18.14	13.56	74	5.03	13.04	42															
Equity investment in subsidiaries / Equity capital	111.58	104.01	79	104.20	103.15	60	103.96	103.22	59	101.68	102.81	44	100.71	103.22	42															
Cash from ops + noncash items + op expense / Op expense + dividends	129.89	118.32	59	226.76	155.61	76	291.61	154.48	90	417.40	147.24	96	708.57	190.27	96															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	547,365	456,174	610,537	605,265	558,043	19.99	90.14
Income from lease financing receivables.....	5,455	4,932	6,682	9,312	8,960	10.60	-44.76
Fully taxable income on loans and leases.....	552,820	461,106	617,219	614,577	567,003	19.89	85.67
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	552,820	461,106	617,219	614,577	567,003	19.89	85.67
Investment interest income (tax equivalent).....	8,556	6,411	8,118	12,216	14,124	33.46	-18.94
Interest on balances due from depository institutions.....	10,616	1,704	2,346	4,439	16,209	523.00	86.28
Interest income on other earning assets.....	13,701	18,738	24,365	18,244	19,217	-26.88	290.90
Total interest income (tax equivalent).....	585,693	487,959	652,048	649,476	616,553	20.03	84.47
Interest on time deposits of \$250K or more	3,600	5,090	6,417	14,784	12,947	-29.27	425.55
Interest on time deposits < \$250K.....	6,648	11,733	13,743	32,135	48,447	-43.34	-53.72
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	40,359	15,769	20,238	43,924	72,740	155.94	29.20
Interest on other borrowings and trading liabilities.....	11,268	5,542	7,269	9,905	24,539	103.32	-10.03
Interest on subordinated debt and mandatory convertible securities	10,830	8,805	10,781	6,375	4,482	23.00	321.40
Total interest expense.....	72,705	46,939	58,448	107,123	163,155	54.89	18.45
Net interest income (tax equivalent).....	512,988	441,020	593,600	542,353	453,398	16.32	100.29
Non-interest income.....	66,649	51,415	75,752	111,130	80,274	29.63	60.71
Adjusted operating income (tax equivalent)	579,637	492,435	669,352	653,483	533,672	17.71	94.77
Overhead expense.....	305,517	247,154	333,363	295,342	279,076	23.61	179.08
Provision for credit losses.....	21,500	7,950	11,950	54,800	29,000		254.67
Securities gains (losses)	0	0	0	0	21		-100.00
Other tax equivalent adjustments	0	1	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	252,620	237,332	324,039	303,341	225,617	6.44	38.14
Applicable income taxes	73,435	68,196	93,746	92,983	63,076	7.68	-3.68
Tax equivalent adjustments	1,065	1,025	1,394	1,194	1,006	3.90	50.21
Applicable income taxes (tax equivalent).....	74,500	69,221	95,140	94,177	64,082	7.63	-3.18
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	178,120	168,111	228,899	209,164	161,535	5.95	68.15
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	178,120	168,111	228,899	209,164	161,535	5.95	68.15
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	178,120	168,111	228,899	209,164	161,535	5.95	68.15
Investment securities income (tax equivalent).....	8,556	6,411	8,118	12,216	14,124	33.46	-18.94
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	111	39		-100.00
Mortgage-backed securities	5,277	1,146	1,806	629	815	360.47	69.51
All other securities	3,279	5,265	6,312	11,476	13,270	-37.72	-55.90
Cash dividends declared.....	0	0	0	257	309		-100.00
Common	0	0	0	0	0		
Preferred.....	0	0	0	257	309		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.70	3.12	94	4.48	2.90	95	4.48	2.85	95	4.94	3.27	95	5.51	4	93
Less: Interest expense	0.58	0.33	86	0.43	0.24	85	0.40	0.23	84	0.81	0.48	86	1.46	0.98	83
Equals: Net interest income (tax equivalent)	4.12	2.79	95	4.05	2.65	94	4.08	2.60	96	4.13	2.77	95	4.05	3.01	92
Plus: Non-interest income	0.53	0.94	29	0.47	1.09	19	0.52	1.04	22	0.85	1.21	36	0.72	1.32	24
Equals: adjusted operating income (tax equivalent)	4.65	3.77	87	4.53	3.80	84	4.60	3.70	88	4.97	4.04	86	4.77	4.41	73
Less: Overhead expense	2.45	2.18	75	2.27	2.21	57	2.29	2.17	61	2.25	2.57	36	2.49	2.69	41
Less: Provision for credit losses	0.17	0.10	78	0.07	-0.12	91	0.08	-0.09	89	0.42	0.51	37	0.26	0.15	79
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	0	0.01	48
Plus: other tax equivalent adjustments	0	0	48	0	0	86	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.03	1.46	87	2.18	1.76	77	2.23	1.66	84	2.31	1.04	96	2.02	1.56	85
Less: Applicable income taxes (tax equivalent)	0.60	0.34	93	0.64	0.41	88	0.65	0.38	92	0.72	0.23	98	0.57	0.36	91
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.43	1.10	84	1.55	1.34	72	1.57	1.26	80	1.59	0.81	93	1.44	1.19	77
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.43	1.10	84	1.55	1.34	73	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77
Memo: Net income (last four quarters)	1.48	1.10	86	1.55	1.30	75	1.57	1.26	80	1.59	0.82	93	1.44	1.19	77
Net income-BHC and noncontrolling (minority) interest	1.43	1.11	84	1.55	1.35	73	1.57	1.27	79	1.59	0.83	93	1.44	1.20	76
Margin Analysis															
Average earning assets / Average assets	95.39	92.93	80	96.67	93.09	87	96.68	93.08	88	97.42	92.32	95	94.62	91.05	84
Average interest-bearing funds / Average assets	58	60.58	45	63.50	61.98	64	62.84	61.99	62	68.30	64.06	71	70.78	65.57	78
Interest income (tax equivalent) / Average earning assets	4.93	3.36	94	4.64	3.12	94	4.64	3.06	95	5.07	3.55	95	5.82	4.41	93
Interest expense / Average earning assets	0.61	0.35	86	0.45	0.26	85	0.42	0.25	84	0.84	0.52	82	1.54	1.08	81
Net interest income (tax equivalent) / Average earning assets	4.32	3.01	95	4.19	2.85	94	4.22	2.80	95	4.24	3.01	94	4.28	3.33	84
Yield or Cost															
Total loans and leases (tax equivalent)	5.35	4.24	90	5.31	4.07	91	5.27	4.01	92	5.66	4.27	92	5.98	5.09	87
Interest-bearing bank balances	1.03	0.79	85	0.18	0.13	91	0.19	0.14	90	0.36	0.27	76	2.35	2.04	70
Federal funds sold and reverse repos		1.05			0.25			0.25		0	0.68	7	0	2.44	4
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0.57	0.99	55
Total earning assets	4.92	3.33	94	4.63	3.09	94	4.63	3.04	95	5.06	3.51	95	5.81	4.36	94
Investment securities (tax equivalent)	5.93	1.96	99	4.95	1.77	99	5.32	1.77	99	4.82	2.25	98	6.57	2.76	97
US Treasury and agency securities (excluding mortgage-backed securities)		1.38		0	1.23	1	0	1.14	1	6.26	1.75	95	2.31	2.32	57
Mortgage-backed securities	3.46	1.87	97	2.24	1.55	93	2.48	1.57	94	1.98	2.05	39	3.49	2.61	97
All other securities	8.65	2.89	96	6.52	2.85	94	6.76	2.81	96	6.98	3.24	95	7.17	4.06	90
Interest-bearing deposits	0.81	0.35	90	0.50	0.22	92	0.48	0.21	92	1.11	0.53	92	1.93	1.10	91
Time deposits of \$250K or more	1.26	0.61	93	1.38	0.70	96	1.35	0.66	97	2.28	1.42	96	2.39	1.96	86
Time deposits < \$250K	1.14	0.58	87	1.41	0.67	94	1.30	0.62	93	2.05	1.36	95	2.35	1.82	83
Other domestic deposits	0.68	0.31	89	0.30	0.16	83	0.29	0.15	81	0.71	0.36	90	1.52	0.93	86
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.88			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	2	1.55	73	1.97	1.29	76	1.91	1.27	75	1.62	1.50	57	2.38	2.38	53
All interest-bearing funds	1.01	0.54	85	0.68	0.38	87	0.64	0.37	86	1.19	0.74	86	2.06	1.49	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		66,649		51,415		75,752		111,130		80,274		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		2,202		1,476		4,018		4,260		3,419		
Trading revenue.....		4,158		-5,667		-5,684		76		-1,290		
Investment banking fees and commissions.....		42,318		26,349		40,803		24,291		23,228		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		8,692		573		2,046		-4,518		-695		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		-385		22,326		25,702		51,997		15,707		
Other non-interest income.....		9,664		6,358		8,867		35,024		39,905		
Total overhead expenses		305,517		247,154		333,363		295,342		279,076		
Personnel expense.....		133,320		116,150		156,012		150,037		137,875		
Net occupancy expense.....		21,053		21,031		28,169		27,201		24,627		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		8,364		7,304		10,238		10,555		7,806		
Other operating expenses.....		142,780		102,669		138,944		107,549		108,768		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		1,409		1,282		1,287		1,157		1,031		
Average personnel expense per employee.....		94.62		90.60		121.22		129.68		133.73		
Average assets per employee.....		11,792.55		11,315.70		11,299.16		11,360.37		10,857.79		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10
Overhead expenses / Net Interest Income + non-interest income	52.81	58.02	28	50.29	58.85	18	49.91	59.28	17	45.28	62.28	7
Percent of Average Assets												
Total overhead expense	2.45	2.18	75	2.27	2.21	57	2.29	2.17	61	2.25	2.57	36
Personnel expense.....	1.07	1.20	35	1.07	1.23	32	1.07	1.21	36	1.14	1.30	33
Net occupancy expense.....	0.17	0.22	24	0.19	0.24	28	0.19	0.23	31	0.21	0.26	23
Other operating expenses.....	1.21	0.73	88	1.01	0.72	85	1.03	0.72	87	0.90	0.94	66
Overhead less non-interest income	1.92	1.22	93	1.80	1.08	93	1.77	1.10	93	1.40	1.25	64
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	52.71	57.55	30	50.19	58.34	18	49.80	58.83	17	45.20	61.82	7
Personnel expense.....	23	31.86	15	23.59	32.89	10	23.31	32.93	11	22.96	32.36	10
Net occupancy expense.....	3.63	5.98	14	4.27	6.26	19	4.21	6.23	20	4.16	6.58	12
Other operating expenses.....	26.08	19.14	88	22.33	18.68	78	22.29	19.18	72	18.07	22.28	37
Total non-interest income	11.50	24.10	18	10.44	28.20	10	11.32	27.67	11	17.01	28.83	26
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12
Service charges on domestic deposit accounts	0.38	3.30	9	0.30	3.25	7	0.60	3.27	11	0.65	3.27	9
Trading revenue.....	0.72	0.57	72	-1.15	0.68	3	-0.85	0.62	3	0.01	1.28	44
Investment banking fees and commissions.....	7.30	2.15	87	5.35	2.46	83	6.10	2.58	83	3.72	2.46	78
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	1.50	1.23	75	0.12	0.56	41	0.31	0.60	58	-0.69	0.01	15
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	-0.07	1.19	13	4.53	3.64	70	3.84	3.30	64	7.96	3.92	82
Other non-interest income.....	1.67	8.80	5	1.29	9.39	0	1.32	9.27	2	5.36	9.65	27
Overhead less non-interest income	41.21	32.79	78	39.75	29.67	78	38.49	30.52	74	28.19	31.93	37
Applicable income taxes / Pretax net operating income (tax equivalent).....	29.07	21.50	97	28.73	21.49	96	28.93	21.18	98	30.65	18.63	97
Applicable income tax + TE / Pretax net operating income + TE	29.49	23.57	96	29.17	23.11	95	29.36	22.67	96	31.05	21.18	95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	12,339,644	10,331,641	10,658,028	10,408,444	8,664,846	19.44	83.25	
Commercial and industrial loans	2,125,584	1,193,491	1,569,277	961,507	998,370	78.10	289.83	
Loans to individuals	641,490	452,712	485,081	336,363	399,082	41.70	226.66	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	0	0	0	0	0	0		
Other loans and leases	316,268	100,879	97,464	130,348	178,136	213.51	109.66	
Less: Unearned income	36,000	17,631	23,308	12,629	0	104.19	-14.60	
Loans and leases, net of unearned income	15,386,986	12,061,092	12,786,542	11,824,033	10,240,434	27.58	102.88	
Less: Allowance for loan and lease losses	155,472	136,778	140,489	136,393	59,514	13.67	269.30	
Net loans and leases	15,231,514	11,924,314	12,646,053	11,687,640	10,180,920	27.73	101.96	
Debt securities that reprice or mature in over 1 year	150,850	23,534	28,378	24,959	15,271	540.99	99.11	
Mutual funds and equity securities	0	0	0	0	0	0		
Subtotal	15,382,364	11,947,848	12,674,431	11,712,599	10,196,191	28.75	101.93	
Interest-bearing bank balances	1,657,038	1,226,071	1,062,710	1,401,816	959,238	35.15	169.18	
Federal funds sold and reverse repos	0	0	0	0	100		-100.00	
Debt securities that reprice or mature within 1 year	106,784	112,462	111,203	184,869	192,755	-5.05	-25.82	
Trading assets	75	1,941	1,223	362	1,740	-96.14		
Total earning assets	17,146,261	13,288,322	13,849,567	13,299,646	11,350,024	29.03	104.53	
Non-interest-bearing cash and due from depository institutions	41,010	43,363	55,647	41,379	66,837	-5.43	297.00	
Premises, fixed assets, and leases	108,007	96,951	100,008	98,076	105,995	11.40	508.46	
Other real estate owned	4,534	6,114	0	6,114	7,420	-25.84	246.64	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	1,107,266	1,472,000	1,542,725	948,052	739,012	-24.78	555.44	
Total assets	18,407,078	14,906,750	15,547,947	14,393,267	12,269,288	23.48	114.49	
Quarterly average assets	17,642,954	14,499,255	14,647,905	13,973,924	11,597,647	21.68	109.44	
Average loans and leases (YTD)	13,770,007	11,582,727	11,716,155	10,862,972	9,479,884	18.88	91.13	
Memoranda								
Loans held-for-sale	19,940	45,293	38,874	78,057	39,523	-55.98	-31.25	
Loans not held-for-sale	15,367,046	12,015,799	12,747,668	11,745,976	10,200,911	27.89	103.40	
Real estate loans secured by 1–4 family	4,545,311	4,897,812	4,928,700	5,792,710	4,756,505	-7.20	1.21	
Commercial real estate loans	7,794,333	5,433,829	5,729,328	4,615,734	3,908,341	43.44	247.52	
Construction and land development	2,923,176	1,756,488	2,168,770	1,174,061	770,567	66.42	2317.63	
Multifamily	2,393,394	2,537,534	2,393,440	2,525,741	2,176,203	-5.68	48.47	
Nonfarm nonresidential	2,477,763	1,139,807	1,167,118	915,932	961,571	117.38	385.93	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	257,634	135,996	139,581	209,828	208,026	89.44	17.26	
U.S. Treasury securities	0	0	0	1,799	1,689			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	2,995	3,501	3,536	3,514	10,376	-14.45	-80.86	
Mortgage-backed securities	207,775	84,377	87,983	34,110	24,958	146.25	130.66	
Asset-backed securities	46,864	48,118	48,062	170,405	171,003	-2.61	-58.89	
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	257,634	135,996	139,581	209,828	208,026	89.44	17.26	
U.S. Treasury securities	0	0	0	1,799	1,689			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	2,995	3,501	3,536	3,514	10,376	-14.45	-80.86	
Mortgage-backed securities	207,775	84,377	87,983	34,110	24,958	146.25	130.66	
Asset-backed securities	46,864	48,118	48,062	170,405	171,003	-2.61	-58.89	
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)	-7,400	3,786	2,856	2,696	529			
Structured notes, fair value	46,864	48,118	48,062	170,405	171,003	-2.61	-58.89	
Pledged securities	1,005	1,332	1,300	1,691	1,814	-24.55	-81.40	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,626,907	3,632,521	3,847,461	2,201,932	2,609,311	27.37	382.02
NOW, ATS and transaction accounts	3,006,299	1,516,912	1,905,768	1,209,392	713,043	98.19	732.81
Time deposits less brokered deposits < \$250K	-1,467,477	258,481	462,178	-56,693	889,278		
MMDA and other savings accounts	6,300,711	5,217,565	5,229,528	6,240,293	4,309,803	20.76	25.34
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,466,440	10,625,479	11,444,935	9,594,924	8,521,435	17.33	108.08
Time deposits of \$250K or more	397,580	417,662	408,927	570,806	685,000	-4.81	572.25
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	22,500	45,000	57,500	25,000	80,000	-50.00	-50.11
Other borrowings w/remaining maturity over 1 year	182,000	183,100	175,000	341,107	177,500	-0.60	-48.73
Brokered deposits < \$250K	2,312,611	704,301	415,310	1,297,406	907,905	228.36	104.92
Noncore funding	2,914,691	1,350,063	1,056,737	2,234,319	1,850,405	115.89	82.42
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	337,555	187,555	187,555	238,555	63,555	79.98	501.11
Other liabilities	987,421	1,285,032	1,335,563	1,037,987	673,141	-23.16	1313.31
Total liabilities	16,706,107	13,448,129	14,024,790	13,105,785	11,108,536	24.23	116.54
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	5,063		-100.00
Common stock	692	684	684	677	669	1.17	5.97
Common surplus	459,027	436,528	441,061	420,895	399,806	5.15	31.24
Retained earnings	1,486,924	1,247,939	1,308,726	1,079,828	908,096	19.15	169.59
Accumulated other comprehensive income	-5,770	2,000	1,343	1,251	-247		
Other equity capital components	-239,902	-228,530	-228,657	-215,169	-152,635		
Total holding company equity capital	1,700,971	1,458,621	1,523,157	1,287,482	1,160,752	16.62	96.26
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,700,971	1,458,621	1,523,157	1,287,482	1,160,752	16.62	96.26
Total liabilities and capital	18,407,078	14,906,750	15,547,947	14,393,267	12,269,288	23.48	114.49
Memoranda							
Non-interest-bearing deposits	4,626,907	3,632,521	3,847,461	2,201,932	2,609,311	27.37	382.02
Interest-bearing deposits	10,549,724	8,114,921	8,421,711	9,261,204	7,505,029	30.00	69.64
Total deposits	15,176,631	11,747,442	12,269,172	11,463,136	10,114,340	29.19	111.41
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,523,157	1,287,482	1,287,482	1,160,752	994,401		
Accounting restatements	0	0	0	-37,088	0		
Net income	178,120	168,111	228,899	209,164	161,535		
Net sale of new perpetual preferred stock	0	0	0	-5,150	0		
Net sale of new common stock	6,803	2,279	6,683	14,178	13,700		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	55,615	8,556		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	257	309		
Change in other comprehensive income	-7,109	749	93	1,498	-19		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,700,971	1,458,621	1,523,157	1,287,482	1,160,752		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	67.04	39.88	90	69.31	36.06	96	68.55	36.25	93	72.31	36.22	98	70.62	37.78	96
Commercial and industrial loans	11.55	11.23	57	8.01	11.11	35	10.09	10.76	55	6.68	13.52	15	8.14	12.02	29
Loans to individuals	3.49	3.58	64	3.04	3.60	61	3.12	3.36	63	2.34	3.40	57	3.25	4.20	57
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	1.72	4.52	26	0.68	4.26	15	0.63	4.47	12	0.91	4.63	16	1.45	5.01	19
Net loans and leases.....	82.75	63.09	95	79.99	58.81	93	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96
Debt securities over 1 year.....	0.82	18.76	1	0.16	18.32	1	0.18	19.46	1	0.17	15.55	3	0.12	14.60	3
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	83.57	83.05	36	80.15	78.17	51	81.52	79.22	51	81.38	78.16	55	83.10	79.65	42
Interest-bearing bank balances	9	3.61	87	8.22	9.37	45	6.84	8.50	45	9.74	7.51	68	7.82	3.06	87
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	53
Debt securities 1 year or less	0.58	1.71	28	0.75	1.51	39	0.72	1.56	41	1.28	1.68	49	1.57	1.91	59
Trading assets	0	0.59	42	0.01	0.58	42	0.01	0.49	41	0	1.01	36	0.01	1.19	34
Total earning assets.....	93.15	90.76	77	89.14	91.57	19	89.08	91.77	16	92.40	91.05	65	92.51	89.53	80
Non-interest cash and due from depository institutions.....	0.22	0.98	4	0.29	0.99	5	0.36	0.82	12	0.29	1.07	3	0.54	1.14	12
Other real estate owned.....	0.02	0.01	84	0.04	0.01	85	0	0.01	9	0.04	0.02	79	0.06	0.03	80
All other assets.....	6.63	8.19	29	10.57	7.39	87	10.57	7.35	87	7.31	7.82	41	6.95	9.27	25
Memoranda															
Short-term investments	9.58	6.75	77	8.98	12.31	39	7.55	11.47	37	11.02	11.17	56	9.39	7.63	69
U.S. Treasury securities.....	0	1.98	7	0	1.18	12	0	1.47	10	0.01	0.84	40	0.01	1.03	33
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.02	1.69	19	0.02	1.70	19	0.02	1.73	19	0.02	1.69	21	0.08	1.34	27
Mortgage-backed securities	1.13	12.93	5	0.57	13.46	5	0.57	14.14	3	0.24	11.75	4	0.20	11.44	5
Asset-backed securities	0.25	0.85	50	0.32	0.47	67	0.31	0.50	66	1.18	0.32	86	1.39	0.28	89
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.11	0.30	55	0.30	0.50	57	0.25	0.55	55	0.54	0.52	63	0.32	0.39	58
Loans held for investment	83.48	63.03	93	80.61	58.34	93	81.99	58.06	94	81.61	61.72	95	83.14	63.50	96
Real estate loans secured by 1–4 family	24.69	12.79	88	32.86	11.57	96	31.70	11.46	96	40.25	11.91	96	38.77	13.29	96
Revolving	0.01	1.52	8	0.02	1.44	10	0.02	1.42	10	0.01	1.66	10	0.03	2.07	12
Closed-end, secured by first liens	24.69	10.86	90	32.84	9.73	96	31.68	9.67	96	40.23	9.81	97	38.74	10.69	98
Closed-end, secured by junior liens	0	0.19	8	0	0.19	7	0	0.17	8	0	0.22	7	0	0.28	11
Commercial real estate loans	42.34	24.89	88	36.45	22.35	87	36.85	22.69	85	32.07	22.22	75	31.85	22.23	69
Construction and land development	15.88	3.92	99	11.78	3.40	97	13.95	3.34	98	8.16	3.40	90	6.28	3.44	77
Multifamily.....	13	3.87	93	17.02	3.32	94	15.39	3.57	93	17.55	3.12	96	17.74	3.01	96
Nonfarm nonresidential	13.46	15.73	42	7.65	14.65	24	7.51	14.57	24	6.36	14.72	23	7.84	14.69	29
Real estate loans secured by farmland.....	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	80.20	62.29	78	85.66	60.51	91	83.35	61.05	87	88.03	57.15	95	84.61	57.46	94
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.54	20.65	79	40.61	20	93	38.55	19.86	92	48.99	19.43	96	46.45	20.75	93
Real estate loans secured by 1–4 family.....	0.01	2.39	6	0.02	2.47	8	0.02	2.43	6	0.01	2.64	10	0.03	3.15	11
Revolving	29.53	18.01	83	40.59	17.35	94	38.53	17.24	92	48.98	16.59	96	46.42	17.39	95
Closed-end.....	50.66	38.12	70	45.05	37.13	58	44.81	37.86	56	39.04	34.63	53	38.17	33.52	52
Construction and land development.....	19	6.10	96	14.56	5.69	93	16.96	5.65	96	9.93	5.26	81	7.52	5.09	71
1–4 family.....	3.64	1.40	85	4.99	1.19	95	4.30	1.18	93	3.68	0.93	93	3.21	0.94	89
Other.....	15.36	4.62	96	9.57	4.46	91	12.66	4.40	96	6.25	4.19	72	4.32	4.02	60
Multifamily.....	15.55	5.86	87	21.04	5.41	94	18.72	5.78	92	21.36	4.96	96	21.25	4.69	95
Nonfarm nonresidential	16.10	24.30	32	9.45	24.45	18	9.13	24.56	18	7.75	22.93	15	9.39	22.15	19
Owner-occupied.....	0.57	8.11	10	0.49	8.31	8	0.46	8.29	9	0.49	7.68	10	0.42	7.72	14
Other.....	15.54	15.95	47	8.96	15.83	28	8.67	15.94	27	7.26	14.95	24	8.97	14.34	32
Real estate loans secured by farmland.....	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.81	18.37	39	9.90	19.45	15	12.27	18.86	29	8.13	22.17	8	9.75	19.53	17
Loans to individuals	4.17	6.24	58	3.75	6.58	57	3.79	6.24	60	2.84	6.13	52	3.90	7.13	51
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	2.06	8.16	22	0.84	8.42	14	0.76	8.75	12	1.10	9.09	13	1.74	9.85	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	730.19	411.16	92	731.42	383.43	96	717.98	391.81	95	809.32	381.27	97	794.95	391.26	97
Real estate loans secured by 1–4 family.....	268.97	133.66	89	346.74	124.74	96	332.02	126.06	95	450.42	125.03	96	436.38	138.18	96
Revolving	0.06	15.46	6	0.16	15.53	10	0.16	15.44	10	0.13	17.42	9	0.30	21.26	13
Closed-end.....	268.91	116.59	90	346.57	107.54	96	331.86	108.85	96	450.29	106.14	96	436.08	115.20	97
Commercial real estate loans	461.22	254.65	88	384.68	238.58	84	385.96	245.88	82	358.90	234.65	81	358.57	229.44	78
Construction and land development.....	172.98	39.81	98	124.35	36.07	97	146.10	35.95	98	91.29	35.62	92	70.70	34.95	81
1–4 family.....	33.13	9.02	95	42.62	7.44	97	37.06	7.42	96	33.84	6.34	95	30.13	6.61	95
Other.....	139.84	30.27	99	81.73	28.34	96	109.04	28.11	98	57.45	28.16	86	40.57	27.32	70
Multifamily.....	141.63	40.47	91	179.64	35.29	94	161.24	38.66	93	196.39	32.74	96	199.65	31.04	95
Nonfarm nonresidential	146.62	161.09	46	80.69	156.30	25	78.62	158.05	24	71.22	155.06	24	88.22	152.10	34
Owner-occupied.....	5.16	53.43	11	4.15	52.63	9	3.93	52.99	10	4.49	52.37	12	3.93	53.07	14
Other.....	141.46	105.96	68	76.55	100.99	34	74.70	102.54	32	66.73	100.54	32	84.29	97.41	43
Real estate loans secured by farmland.....	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	125.78	115.08	58	84.49	116.17	36	105.72	114.45	53	74.76	139.91	18	91.60	122.02	37
Loans to individuals	37.96	35.47	62	32.05	36.56	61	32.68	34.55	63	26.15	37.47	57	36.61	43.51	58
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	18.71	50.11	28	7.14	47.63	14	6.57	51.06	13	10.14	49.54	17	16.34	52.44	21
Supplemental															
Non-owner occupied CRE loans / Gross loans	50.09	30.74	87	44.57	29.25	84	44.35	30.07	81	38.55	27.32	81	37.75	26.45	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	456.07	205.31	94	380.54	187.63	93	382.03	195.33	90	354.41	183.76	90	354.64	178.57	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	461.22	262.15	88	384.68	244.92	84	385.96	252.85	81	358.90	240.85	80	358.57	236.10	78

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.58	6.75	77	8.98	12.31	39	7.55	11.47	37	11.02	11.17	56	9.39	7.63	69
Liquid assets	9.35	23.63	6	8.69	29.12	4	7.39	29.03	4	10.16	26.22	6	8.49	22.44	5
Investment securities	1.40	20.98	1	0.91	20.37	2	0.90	21.63	1	1.46	17.85	3	1.70	16.99	4
Net loans and leases	82.75	63.09	95	79.99	58.81	93	81.34	58.67	95	81.20	61.58	95	82.98	63.77	96
Net loans, leases and standby letters of credit	82.82	63.92	93	80.08	59.61	93	81.42	59.49	95	81.29	62.48	95	83.07	64.84	96
Core deposits	67.73	74.28	24	71.28	75.52	24	73.61	75.71	28	66.66	70.67	27	69.45	63.09	56
Noncore funding	15.83	12.30	71	9.06	10.15	56	6.80	10.30	46	15.52	14.13	67	15.08	19.36	46
Time deposits of \$250K or more	2.16	1.67	75	2.80	1.67	81	2.63	1.58	80	3.97	2.11	83	5.58	2.94	85
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	20
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.12	2.18	25	0.30	0.88	54	0.37	1	49	0.17	1.24	36	0.65	3.01	25
Earning assets that reprice within 1 year	70.93	35.71	96	70.63	38.80	95	71.34	37.37	95	60.34	39.38	92	63.63	39.29	94
Interest-bearing liabilities that reprice within 1 year	56.14	6.79	98	51.44	6.64	98	51.33	6.39	98	48.31	8.20	96	51.05	10.19	97
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	14.79	27.35	23	19.19	30.83	21	20.01	29.65	25	12.03	29.11	13	12.58	26.63	13
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.48	5.89	60	0.10	-3.31	63	-0.92	-2.33	56	5.53	3.20	64	6.84	14.45	27
Net short-term noncore funding dependence	3.40	0.87	62	-5.83	-9.17	57	-5.21	-7.71	54	-6.20	-4.76	39	-4.17	3.38	21
Short-term investment / Short-term noncore funding	77.14	112.63	45	208.60	304.29	48	228.47	273.46	56	184.54	184.19	60	158.46	77.77	80
Liquid assets - short-term noncore funding / Nonliquid assets	-3.38	24.05	13	4.81	36.72	12	4.41	36.68	12	4.66	28.18	15	2.80	16.97	25
Net loans and leases / Total deposits	100.36	79.04	89	101.51	73.05	91	103.07	72.79	91	101.96	79.43	89	100.66	90.31	78
Net loans and leases / Core deposits	122.18	86.19	90	112.22	78.83	90	110.49	78.25	90	121.81	88.34	88	119.47	103.93	79
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.47	-19.27	97	0.29	1.06	37	0.21	-0.25	63	0.23	4.31	3	0.05	1.36	13
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.47	90	0.09	0	91	0.08	-0.02	92	0.18	0.02	89	0.02	0	80
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	100	71.92	98	100	84.59	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0.86	4.72	51	0.81	6.15	46
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	1.16	8.02	33	2.57	8.38	44	2.53	8.22	43	1.67	9.83	33	4.99	7.75	53
Mortgage-backed securities	80.65	62.34	79	62.04	66.09	42	63.03	66.54	39	16.26	66.64	5	12	67.43	4
Asset-backed securities	18.19	4.33	90	35.38	2.45	97	34.43	2.50	96	81.21	1.91	99	82.20	1.66	98
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	41.45	9.28	95	82.70	8.18	99	79.67	7.78	99	88.11	10.55	99	92.66	11.86	98
Debt securities 1 to 5 years	33.85	20.14	79	3.37	17.39	18	3.18	18.25	16	1.66	17.03	13	0.51	17.94	6
Debt securities over 5 years	24.70	68.28	6	13.94	72.07	3	17.15	71.11	3	10.23	69.86	1	6.83	66.02	3
Pledged securities	0.39	31.26	2	0.98	33.37	5	0.93	32.26	5	0.81	35.67	3	0.87	30.57	6
Structured notes, fair value	18.19	0.20	99	35.38	0.06	99	34.43	0.11	99	81.21	0.02	99	82.20	0.03	99
Percent Change from Prior Like Quarter															
Short-term investments	31.77	-40.81	93	5	64.27	25	-26.01	27.98	14	37.72	183.32	27	186.35	26.69	92
Investment securities	89.44	11.76	93	-33.31	32.48	2	-33.48	31.36	0	0.87	23.62	18	-4.04	11.75	18
Core deposits	17.33	4.57	84	18.65	16.96	65	19.28	16.94	69	12.60	26.88	9	35.52	11.23	90
Noncore funding	115.89	36.20	87	-34.53	-21.64	30	-52.70	-14.79	6	20.75	-12.18	86	-22.74	6.59	10

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,470,038	637,218	707,519
Commit: Secured commercial real estate loans	1,960,312	673,766	1,320,632	385,811	352,562
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	12,340	12,640	12,640	12,500	11,500
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	21,400	134,205	128,000	132,000	11,181
Written options contracts (interest rate)	4,689	89,971	54,212	169,398	18,500
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						15.89	22.78	30	4.43	22.01	2	5.77	23.52	3	
Standby letters of credit	0.07	0.66	8	0.08	0.66	6	0.08	0.65	6	0.09	0.71	6	0.09	0.84	8
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.14	44.74	3	1.50	47.31	11	1.17	46.30	9	2.09	48.62	8	0.24	68.47	2
Interest rate contracts	0.14	32.78	5	1.50	35.15	11	1.17	32.46	9	2.09	34.36	9	0.24	47.31	3
Interest rate futures and forward contracts	0.12	3.53	52	0.90	4.39	63	0.82	3.25	64	0.92	6.21	55	0.09	10.67	30
Written options contracts (interest rate)	0.03	1.49	26	0.60	1.69	50	0.35	1.41	48	1.18	2.18	57	0.15	2.47	28
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0	23.04	4	0	20.27	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						21.08	44.98	15	5.87	42.82	0	7.46	45.53	2	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	26,089	224,176	182,212	301,398	29,681
Interest rate contracts	26,089	224,176	182,212	301,398	29,681
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	21,400	134,205	128,000	132,000	11,181
Written options	4,689	89,971	54,212	169,398	18,500
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,689	89,971	54,212	169,398	18,500
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	26,089	224,176	182,212	301,398	29,681
Interest rate contracts	26,089	224,176	182,212	301,398	29,681
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	21,400	134,205	128,000	132,000	11,181
One year or less	21,400	134,205	128,000	132,000	11,181
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	362	66	85	2,284	311
Gross positive fair value.....	897	2,292	1,462	10,263	1,347
Held for trading.....	0	0	0	0	0
Non-traded.....	897	2,292	1,462	10,263	1,347
Current credit exposure on risk-based capital derivative contracts	897	2,292	1,462	10,263	1,347
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	82.03	9.12	96	59.87	12.59	93	70.25	11.16	94	43.80	14.05	85	37.67	13.49	83
Written options	17.97	5.29	89	40.13	7.18	96	29.75	6.28	93	56.20	8.18	97	62.33	5.91	98
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	17.97	4.93	89	40.13	6.91	96	29.75	5.96	93	56.20	7.73	98	62.33	5.10	98
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	0	77.96	3	0	71.71	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	82.03	93.16	19	59.87	91.91	9	70.25	92.53	12	43.80	91.48	3	37.67	93.86	4
One year or less	82.03	37.29	84	59.87	27.90	80	70.25	27.56	88	43.80	32.05	71	37.67	32.17	62
Over 1 year to 5 years	0	22.61	7	0	29.78	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	1.39	2.48	27	0.03	1.18	8	0.05	0.98	7	0.76	1.55	39	1.05	0.83	61
Gross positive fair value	3.44	2.55	70	1.02	1.59	27	0.80	1.34	21	3.41	2.23	78	4.54	1.19	99
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	10	0	0.05	7	0	0.04	8	0	0.07	11	0	0.06	8
Gross positive fair value (X)	0	0.10	8	0	0.06	10	0	0.05	10	0.01	0.09	18	0	0.07	12
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	19	0	0.01	28	0	0.01	27	0.01	0.02	50	0	0.01	40
Current credit exposure (X)	0	0.06	15	0	0.05	19	0	0.04	20	0.01	0.06	27	0	0.05	16
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.70	15	0.02	0.59	19	0.01	0.46	19	0.09	0.85	27	0.01	0.73	16

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	140,489	136,393	136,393	59,514	53,706
Gross losses	5,439	10,124	10,762	26,516	25,057
Write-downs, transfers to loans held-for-sale	0	0	0	0	2,356
Recoveries	1,172	2,559	2,908	1,295	1,865
Net losses	4,267	7,565	7,854	25,221	23,192
Provision for loan and lease losses	19,250	7,950	11,950	54,800	29,000
Adjustments	0	0	0	47,300	0
Ending balance	155,472	136,778	140,489	136,393	59,514
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.15	0.09	78	0.07	-0.12	92	0.08	-0.09	90	0.42	0.51	37	0.26	0.15	79
Provision for loan and lease losses / Average loans and leases	0.19	0.16	65	0.09	-0.21	89	0.10	-0.16	87	0.50	0.82	26	0.31	0.24	69
Provision for loan and lease losses / Net loan and lease losses	451.14	151.30	79	105.09	-65.12	77	152.15	-105.48	81	217.28	487.86	24	125.04	130.58	56
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.17	35	1.14	1.32	34	1.10	1.23	41	1.16	1.58	26	0.58	0.83	28
Allowance for loan and lease losses / Total loans and leases	1.01	1.15	36	1.13	1.30	36	1.10	1.20	41	1.15	1.55	27	0.58	0.81	30
Allowance for loan and lease losses / Net loans and leases losses (X)	27.33	38.64	65	13.56	17.40	57	17.89	21.39	63	5.41	11.58	38	2.57	8.03	23
Allowance for loan and lease losses / Nonaccrual assets	129.04	428.13	9	102.52	330.05	11	96.27	364.13	8	73.37	299.17	5	113.26	218.72	28
ALLL / 90+ days past due + nonaccrual loans and leases	129.04	320.87	16	102.52	271.93	16	96.23	287.08	14	73.32	244.34	10	112.85	151.73	41
Gross loan and lease losses / Average loans and leases	0.05	0.16	34	0.12	0.20	40	0.09	0.19	31	0.24	0.34	48	0.26	0.28	54
Recoveries / Average loans and leases	0.01	0.07	12	0.03	0.08	25	0.02	0.08	19	0.01	0.07	12	0.02	0.08	18
Net losses / Average loans and leases	0.04	0.09	46	0.09	0.12	51	0.07	0.11	46	0.23	0.27	57	0.24	0.21	67
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0.02	0	94
Recoveries / Prior year-end losses	10.89	34.26	9	9.65	25.09	17	10.97	34.67	14	5.17	33.98	6	8.95	36.22	8
Earnings coverage of net loan and lease losses (X)	63.46	36.38	72	32.29	26.30	64	42.60	39.72	66	14.15	22.91	54	10.94	24.40	43
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	69	0	0.02	48	0	0.02	39	0.02	0.04	48	0	0.01	34
Real estate loans secured by 1–4 family	0	-0.02	82	0	-0.01	51	0	-0.02	58	0.04	0.01	80	0	0.01	46
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.01	79	0	-0.01	52	0	-0.01	54	0.04	0	84	0	0	52
Commercial real estate loans	0	0	56	0	0.04	44	0	0.04	40	0	0.07	14	0	0.01	26
Construction and land development	0	-0.02	73	0.02	0.01	84	0.01	0	83	0	0	59	0	-0.01	60
1–4 family	0	0	59	0.02	0	94	0.01	0	92	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	56	-0.01	0.01	8	-0.01	0.01	10	0	0	30	-0.01	0	14
Nonfarm nonresidential	0	0	55	0.01	0.05	50	0.01	0.05	47	0	0.11	14	0	0.02	38
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0.01	53	0.01	0.04	60	0.01	0.04	55	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0					-0.01					0				
Commercial and industrial loans	-0.01	0.11	30	0.02	0.19	28	0.01	0.17	22	0.29	0.47	44	0.41	0.37	66
Loans to individuals	0.89	0.76	67	2.16	0.72	90	1.59	0.71	85	5.97	1.13	98	4.80	1.17	96
Credit card loans	1.94					2.27					1.84				
Agricultural loans	0.02					0.02					0.02				
Loans to foreign governments and institutions	0.05					0					0				
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		29,891		47,965		47,852		44,673		17,050					
90+ days past due loans and leases		0		0		59		126		191					
Nonaccrual loans and leases		120,481		133,414		145,932		185,896		52,546					
Total past due and nonaccrual loans and leases		150,372		181,379		193,843		230,695		69,787					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		1,356		776		753		843		553					
Total restructured loans and leases		1,356		776		753		843		553					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		0		0		0		0		0					
Other real estate owned		4,534		6,114		0		6,114		7,420					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.19	0.33	42	0.40	0.29	73	0.37	0.32	67	0.38	0.39	57	0.17	0.43	18
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	22	0	0.12	22	0	0.15	19
Nonaccrual loans and leases	0.78	0.37	90	1.11	0.54	87	1.14	0.46	92	1.57	0.66	90	0.51	0.51	53
90+ days past due and nonaccrual loans and leases	0.78	0.52	80	1.11	0.68	82	1.14	0.62	86	1.57	0.85	86	0.51	0.71	38
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.01	0.09	19	0.01	0.12	11	0.01	0.10	12	0.01	0.13	9	0.01	0.14	12
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.19	0.33	42	0.40	0.29	73	0.37	0.32	67	0.38	0.40	57	0.17	0.43	18
90+ days past due assets	0	0.10	8	0	0.09	9	0	0.10	19	0	0.12	20	0	0.15	16
Nonaccrual assets	0.78	0.37	90	1.11	0.55	87	1.14	0.47	90	1.57	0.67	90	0.51	0.53	53
30+ days past due and nonaccrual assets	0.98	0.89	66	1.50	1	80	1.52	0.97	81	1.95	1.29	80	0.68	1.19	26
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.65	0.33	87	0.89	0.40	91	0.94	0.36	91	1.29	0.52	90	0.43	0.44	55
90+ days past due and nonaccrual assets + other real estate owned	0.68	0.35	87	0.94	0.42	91	0.94	0.37	91	1.33	0.55	90	0.49	0.48	56
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.68	0.38	85	0.94	0.48	88	0.94	0.41	91	1.33	0.60	91	0.49	0.53	50
Allowance for loan and lease losses	80.41	55.46	78	102.01	67.85	80	103.87	62.64	85	140.78	66.66	90	100.76	115.41	48
Equity capital + allowance for loan and lease losses	6.73	3.63	87	8.75	4.12	89	8.77	3.60	92	13.49	4.97	94	4.91	4.28	59
Tier 1 capital + allowance for loan and lease losses	7.24	3.90	87	9.58	4.89	89	9.54	4.30	92	14.46	6.05	93	5.50	5.65	54
Loans and leases + other real estate owned	0.81	0.61	69	1.16	0.82	78	1.14	0.71	83	1.62	0.97	87	0.59	0.85	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.23	53	0.41	0.25	79	0.40	0.26	77	0.41	0.39	61	0.17	0.38	23
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	32	0	0.16	13
	Nonaccrual.....		0.94	0.41	87	1.29	0.60	87	1.36	0.52	88	1.75	0.76	89	0.60	0.46	68
Commercial and industrial	30–89 days past due		0.05	0.29	21	0.26	0.24	65	0	0.24	3	0	0.23	3	0	0.31	2
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.14	0.47	23	0	0.65	2	0	0.57	2	0.31	0.75	25	0	0.83	3
Individuals	30–89 days past due		0.76	0.83	53	0.48	0.60	52	1.14	0.63	79	0.66	0.83	43	0.64	0.83	38
	90+ days past due		0	0.10	20	0	0.08	18	0.01	0.09	51	0	0.14	19	0.05	0.17	46
	Nonaccrual.....		0.17	0.17	57	0.08	0.17	45	0.14	0.17	56	0.11	0.28	42	0.08	0.17	46
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.09			0.11			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.13	0.06	82	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
		1-4 family	30–89 days past due	0.29	0.39	50	0.71	0.36	83	0.65	0.46	77	0.72	0.65	69	0.30
	30–89 days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	36	0	0.31	14
	90+ days past due	1.44	0.58	86	2.30	0.76	91	2.51	0.71	93	2.31	0.89	89	1.03	0.73	75
	Nonaccrual															
Revolving	30–89 days past due	0	0.31	7	0	0.33	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0	0.86	5	0	1.05	6	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	0.29	0.41	51	0.71	0.36	81	0.65	0.49	75	0.72	0.65	68	0.30	0.70	23
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	36	0	0.35	16
	Nonaccrual	1.44	0.57	88	2.30	0.71	93	2.51	0.67	95	2.31	0.87	88	1.03	0.70	78
Junior lien	30–89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30–89 days past due	0.14	0.13	68	0.15	0.16	62	0.18	0.15	69	0.02	0.26	13	0.01	0.18	13
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.65	0.29	87	0.37	0.48	51	0.37	0.38	57	1.06	0.62	76	0.08	0.23	25
Construction and development	30–89 days past due	0.33	0.19	77	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.51	0.14	85	0.88	0.31	83	0.70	0.20	85	1.42	0.41	86	0	0.20	12
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.33	0.13	81	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.51	0.12	87	0.88	0.25	84	0.70	0.16	85	1.42	0.35	87	0	0.17	14
Multifamily	30–89 days past due	0	0.04	28	0.32	0.09	86	0.43	0.07	92	0.04	0.09	54	0.02	0.08	51
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	1.43	0.06	97	0.08	0.13	71	0.15	0.17	73	0.19	0.11	76	0.06	0.05	66
Nonfarm non-residential	30–89 days past due	0.05	0.10	41	0	0.12	5	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.06	0.36	20	0.23	0.58	27	0.22	0.45	37	2.98	0.80	96	0.20	0.28	43
Owner Occupied	30–89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	6	0	0.20	5	0	0.17	5	0	0.27	5	0	0.16	7
Other	30–89 days past due	0.05	0.05	65	0	0.07	11	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.06	0.21	39	0.23	0.31	53	0.22	0.23	62	2.98	0.44	97	0.20	0.10	79
Farmland	30–89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	219,891	208,683	213,088	206,403	247,841										
Retained earnings	1,523,516	1,292,388	1,354,425	1,121,790	908,096										
Accumulated other comprehensive income (AOCI)	-5,770	2,000	1,343	1,251	-247										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,737,637	1,503,071	1,568,856	1,329,444	1,155,690										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	160,429	164,944	161,954	120,644	130,533										
Accumulated other comprehensive income-related adjustments	-5,770	2,000	1,343	1,251	-248										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,582,978	1,336,127	1,405,559	1,207,549	1,025,405										
Adjustments and deductions for common equity tier 1 capital	11,934	15,912	15,912	15,912	0										
Common equity tier 1 capital	1,571,044	1,320,215	1,389,647	1,191,637	1,025,405										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	5,063										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	5,063										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	5,063										
Tier 1 Capital	1,571,044	1,320,215	1,389,647	1,191,637	1,030,468										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	332,400	182,400	182,400	233,400	58,400										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	129,777	100,049	103,510	100,152	59,758										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	462,177	282,449	285,910	333,552	118,158										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	462,177	282,449	285,910	333,552	118,158										
Exited advanced approach tier 2 capital															
Total capital	2,033,221	1,602,664	1,675,557	1,525,189	1,148,626										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,642,954	14,499,255	14,885,366	13,973,924	11,597,647										
Less: Deductions from common equity tier 1 capital	172,363	180,856	177,866	136,556	130,533										
Less: Other deductions	-30,896	-46,450	-47,043	104,119	248										
Total assets for leverage ratio	17,501,487	14,364,849	14,754,543	13,733,249	11,466,866										
Total risk-weighted assets	15,756,497	12,231,439	13,781,263	10,985,237	9,143,613										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.97	11.77	25	10.79	12.59	24	10.08	12.37	19	10.85	12.35	29	11.21	12.11	36
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	9.97	12.48	6	10.79	13.31	7	10.08	13.11	6	10.85	13.08	13	11.27	12.78	30
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.90	14.27	27	13.10	15.21	12	12.16	14.91	5	13.88	15.23	28	12.56	14.36	16
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.98	9.22	43	9.19	9.07	58	9.42	8.98	67	8.68	9.13	41	8.99	9.76	32
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	0	0	0	
Other insurance activities income	0	0	0	0	0	0	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	161,885	157,540	158,620	6,467	7,055	2.76	2502.65

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32		
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.38	12.02	40	10.81	11.72	42	10.37	12	39	0.49	11.03	10	0.65	11.51	12
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	73,318	0	0	0	0
Real estate loans.....	73,318	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	73,318	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.84	33		0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		65,269	79,608	71,454	113,724	111,665	-18.01	358.06
1–4 family residential loans		65,269	79,608	71,454	113,724	111,665	-18.01	358.06
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.35	0.53	0.46	0.79	0.91		
1–4 family residential loans		0.35	0.53	0.46	0.79	0.91		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		29.76	40.92	38.80	49.41	46.99		
Home equity lines		0.01	0.02	0.02	0.01	0.03		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		4.14	3.72	3.77	2.81	3.86		
Commercial and industrial loans		13.72	9.82	12.18	8.05	9.64		
All other loans and leases.....		52.37	45.52	45.23	39.71	39.47		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	0	0	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	0	0	
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	0	0	
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	0	0	
Dollar Amount in Thousands		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
							Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	2,581	0	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	2,581	0	0	0	0	0	0	0
90+ Days Past Due Securitized Assets								
1–4 family residential loans	8,225	0	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0	0	0
Total 90+ days past due securitized assets	8,225	0	0	0	0	0	0	0
Total past due securitized assets.....	10,806	0	0	0	0	0	0	0
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.95	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.95	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	12.60	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	12.60	0	0	0	0
Total past due securitized assets percent of securitized assets	16.56	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.34	0.70	0.64	0.70	0.29
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days	0.18	0.17	0.25	0.06	0.07
	0.21	0.39	0.37	0.37	0.16
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.18	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days	0	0	0	0	0
	0.05	0	0	0	0
Total Past Due Managed Assets	0.26	0.39	0.37	0.37	0.17
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.04	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
	-0.01	0.02	0.01	0.29	0.41
	0.07	0.17	0.13	0.40	0.42
Net Losses on Managed Assets Percent of Total Managed Assets	0.04	0.08	0.06	0.21	0.22

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		15,086	35,206	50,214	50,350	80,194	-57.15	188.78
Dividends		15,000	35,000	50,000	50,000	80,000	-57.14	212.50
Interest		86	206	214	350	194	-58.25	-79.72
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	59,114		
Dividends		0	0	0	0	59,114		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		15,086	35,206	50,214	50,350	139,308	-57.15	188.78
Securities gains (losses)		0	0	0	0	0		
Other operating income		9,135	1,008	2,430	1,011	27	806.25	114087.50
Total operating income		24,221	36,214	52,644	51,361	139,335	-33.12	362.94
Operating Expenses								
Personnel expenses		8,441	7,796	10,597	12,045	18,612	8.27	-34.25
Interest expense		10,689	8,702	10,643	6,200	4,225	22.83	315.91
Other expenses		11,122	3,385	5,363	2,662	2,184	228.57	820.70
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		30,252	19,883	26,603	20,907	25,021	52.15	82.07
Income (loss) before taxes		-6,031	16,331	26,041	30,454	114,314		
Applicable income taxes (credit)		-9,840	-9,977	-11,689	-4,354	-7,901		
Extraordinary items								
Income before undistributed income of subsidiaries		3,809	26,308	37,730	34,808	122,215	-85.52	
Equity in undistributed income of subsidiaries		174,072	142,655	192,034	173,387	40,133	22.02	58.27
Bank subsidiaries		168,783	141,585	191,370	175,961	108,744	19.21	53.46
Nonbank subsidiaries		5,289	1,070	664	-2,574	-68,611	394.30	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		177,881	168,963	229,764	208,195	162,348	5.28	67.93
Memoranda								
Bank net income		183,783	176,585	241,370	225,961	188,744	4.08	60.11
Nonbank net income		5,289	1,070	664	-2,574	-9,497	394.30	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,697,720	80.18	1,346,698	78.18	1,395,739	77.65	1,204,157	1,064,245	26.07	102.75
Common and preferred stock		1,697,720	80.18	1,346,698	78.18	1,395,739	77.65	1,204,157	1,064,245	26.07	102.75
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		208,283	9.84	216,595	12.57	236,290	13.15	104,126	105,569	-3.84	
Common and preferred stock		200,283	9.46	173,481	10.07	188,176	10.47	104,126	105,569	15.45	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		8,000	0.38	43,114	2.50	48,114	2.68	0	0	-81.44	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	5	5	-100.00
Securities		14,672	0.69	15,025	0.87	15,259	0.85	14,919	15,301	-2.35	183300.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		108,842	5.14	60,663	3.52	64,694	3.60	202,140	29,763	79.42	37.99
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		67,000	3.16	66,846	3.88	68,957	3.84	66,594	70,070	0.23	
Intangible assets		378	0.02	378	0.02	378	0.02	378	0	0.00	
Other assets		20,583	0.97	16,291	0.95	16,087	0.90	16,835	19,053	26.35	156.77
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,117,478	100.00	1,722,496	100.00	1,797,404	100.00	1,609,149	1,304,006	22.93	129.09
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		332,400	15.70	182,400	10.59	182,400	10.15	233,400	58,400	82.24	551.76
Other liabilities		75,890	3.58	73,720	4.28	82,637	4.60	82,272	77,989	2.94	6681.95
Balance due to subsidiaries and related institutions		8,122	0.38	7,442	0.43	8,796	0.49	6,842	6,053	9.14	48.13
Total liabilities		416,412	19.67	263,562	15.30	273,833	15.23	322,514	142,442	57.99	622.91
Equity Capital		1,701,066	80.33	1,458,934	84.70	1,523,571	84.77	1,286,635	1,161,564	16.60	96.27
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	5,063	5,063	-100.00
Common stock		692	0.03	684	0.04	684	0.04	677	669	1.17	5.97
Common surplus		459,101	21.68	436,528	25.34	441,061	24.54	420,895	399,806	5.17	31.26
Retained earnings		1,487,317	70.24	1,248,635	72.49	1,309,436	72.85	1,079,672	908,908	19.12	169.66
Accumulated other comprehensive income		-6,142	-0.29	1,616	0.09	1,046	0.06	560	-247		
Other equity capital components		-239,902	-11.33	-228,529	-13.27	-228,656	-12.72	-215,169	-152,635		
Total liabilities and equity capital		2,117,478	100.00	1,722,496	100.00	1,797,404	100.00	1,609,149	1,304,006	22.93	129.09
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		5,155	0.24	5,155	0.30	5,155	0.29	5,155	5,155	0.00	0.00
Notes payable to subsidiaries that issued TPS		5,000	0.24	5,000	0.29	5,000	0.28	5,000	5,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.59	11.02	81	16.04	12.52	79	16	11.94	84	16.85	7.29	96	15.06	9.68	92
Bank net income / Average equity investment in banks	15.67	11.60	85	18.43	12.35	87	18.55	11.80	89	19.95	7.45	96	18.71	10.51	93
Nonbank net income / Average equity investment in nonbanks	3.70	9.71	44	1.15	13.18	24	0.49	13.12	23	-2.45	9.75	10	-12.03	7.89	6
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	103.32	98.76	54	104.51	96.45	76	105.05	96.79	74	108.53	88.16	76	116.26	82.22	95
Nonbank net income / Parent net income	2.97	2.50	75	0.63	3.22	46	0.29	3.40	43	3.59			5.93		
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	24.48	18.39	74	18.07	16.51	71	17.97	16.81	69	25.07	20.06	73	12.26	20.43	56
Total debt / Equity capital	19.54	12.61	75	12.50	11.37	68	11.97	11.71	67	18.14	14.41	74	5.03	14.31	41
Total debt + notes payable to subs that issued TPS / Equity capital	19.83	14.76	72	12.84	13.41	56	12.30	13.63	55	18.53	16.67	72	5.46	16.36	26
Total debt + Loans guaranteed for affiliate / Equity capital	19.54	12.68	75	12.50	11.46	66	11.97	11.77	66	18.14	14.68	74	5.03	14.56	40
Total debt / Equity capital – excess over fair value	19.54	12.75	75	12.50	11.47	68	11.97	11.81	67	18.14	14.52	74	5.03	14.51	41
Long-term debt / Equity capital	19.54	11.91	77	12.50	10.65	69	11.97	10.95	67	18.14	13.56	74	5.03	13.04	42
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	63.98	39.59	69	49.21	40.69	52	50.31	39.86	57	40.26	34.67	53	24.23	28.44	50
Double Leverage															
Equity investment in subs / Equity capital	111.58	104.01	79	104.20	103.15	60	103.96	103.22	59	101.68	102.81	44	100.71	103.22	42
Total investment in subs / Equity capital	112.05	109.29	73	107.15	108.29	65	107.12	108.40	63	101.68	110.16	32	100.71	111.07	29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.83	0.39	73	0.27	0.27	56	0.26	0.29	54	0.10	0.47	40	0.05	0.36	40
Equity investment in subs – equity cap / Net income-div (X)	0.83	1.15	51	0.27	0.85	24	0.26	1.05	17	0.10	1.82	7	0.05	1.22	7
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	134.10	130.36	57	253.84	152.56	84	264.08	152.85	86	295.99	136.59	92	636.54	177.68	96
Cash from ops + noncash items + op expense / Op expense + dividend	129.89	118.32	59	226.76	155.61	76	291.61	154.48	90	417.40	147.24	96	708.57	190.27	96
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	267.44	105.80	91	-93.55	94.59	4	-69.48	98.54	3	947.21	134.08	97	-47.36	116.34	3
Pretax operating income + interest expense / Interest expense	43.58	1,565.66	15	287.67	1,645.53	17	344.68	1,835.33	18	591.19	2,016.32	33	2,805.66	1,968.54	81
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	44.31	1,454.22	13	285.47	1,896.20	16	341.55	1,770.77	17	577.71	1,539.23	35	2,649.94	1,632.83	79
Dividends + interest from subsidiaries / Interest expense + dividends	141.14	150.57	53	404.57	174.48	90	471.80	174.12	93	779.77	150.43	98	3,072.52	210.80	99
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61		810.10	35.64	95	525.40	57.11	94
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10		0	0.04	43
Nonaccrual		0.65			1.04			0.92			1.03		0	0.54	40
Total		0.95			1.64			1.09			1.13		0	0.58	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.05	1.77	45	1.08	1.76	80	0.02	1.76	44	0.02	2.66	37	0.01	5.62	30
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0	70.90	1	0	69.90	1	0	66.37	1	0.74	81.10	3	0.25	57.84	3
Dividends declared / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0.12	42.29	8	0.19	33.08	7
Net income – dividends / Average equity.....	14.59	7.51	92	16.04	9.25	87	16	8.62	90	16.83	4.14	96	15.03	6.46	95
Percent of Dividends Paid															
Dividends from bank subsidiaries		133.26			160.45			155.92		19,455.25	132.17	99	25,889.97	178.13	99
Dividends from nonbank subsidiaries		2.76			6.19			4.90		0	3.41	23	19,130.74	7.53	99
Dividends from subsidiary holding companies.....		4.73			6.32			5.91		0	4.85	44	0	21.40	42
Dividends from all subsidiaries		183.35			213.42			203.53		19,455.25	174.85	99	45,020.71	260.40	99
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	8.16	43.79	21	19.82	43.30	22	20.72	45.96	21	22.13	60.28	16	42.39	66.55	26
Interest income from bank subsidiaries.....	0.05	0.21	68	0.12	0.11	79	0.09	0.11	76	0.15	0.36	64	0.10	0.54	61
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	8.21	52.71	17	19.94	48.70	21	20.80	51.33	21	22.28	62.88	16	42.49	69.36	24
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	0	66.90	8	0	62.63	8		56.39				82.95
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31		7.38				20.25
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40		0.86				1.92
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45		0.16				1.06
Operating income from nonbank subsidiaries	0	64.26	10	0	94.31	2	0	87.22	3		79.84				150.41
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	61.93	67.73	31	96.65	72.55	57	94.98	74.16	46	97.35	69.76	63	57.42	67.32	28
Interest income from bank subsidiaries.....	0.36	0.98	72	0.57	0.27	81	0.41	0.23	81	0.68	0.63	75	0.14	0.80	55
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	62.28	81.70	22	97.22	82.68	46	95.38	83.13	35	98.03	82.20	52	57.55	78.80	22
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	42.43	2.65	95
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	42.43	7.29	88
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	1.55	27.96	30	2.83	28.03	30	2.83	26.38	32	2.21	27.08	31	8.83	28.33	45